



# TOWN OF ARLINGTON

DEPARTMENT OF PLANNING and  
COMMUNITY DEVELOPMENT

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## Arlington Small Business COVID-19 Relief Program Pre-Application Guide

### Arlington Small Business COVID-19 Relief Program

The Department of Planning and Community Development is administering a small business relief program for Arlington businesses with five or fewer full-time employees, including a low- to moderate-income-earning owner. The program provides short-term working capital assistance to enable the viability of the business during the severe economic interruption related to the impact of the COVID-19 pandemic and resulting social distancing. Grant funding may be used for payroll, rent or mortgage payments, utilities, and loss of inventory due to the mandatory closure of the business. Other costs may be considered on a case-by-case basis. This Program is funded with \$200,000 of Community Development Block Grant (CDBG-CV) funds. This guide will help you complete the pre-application form and understand better the process for receiving assistance. We have included some Frequently Asked Questions (FAQs) at the end.

To be eligible for businesses assistance, you must meet the following criteria:

- For-profit business that have been in business for more than 1 year.
- Physical brick-and-mortar location and presence in Arlington.
- Five or fewer full-time employees including the owner (full time means 30 hours per week; hours worked by multiple part-time employees can add up to full-time equivalents).
- Owner must be a low- or moderate-income earner (see below).
- Documented loss of business income caused by COVID-19 since March 1, 2020.
- No tax liens, unpaid town fines, or unresolved town compliance citations.
- Have not received U.S. Small Business Administration (SBA) assistance since March 1, 2020.

Eligible businesses that complete the pre-application form will be entered into a lottery. Eligible businesses that are selected in the lottery will receive assistance in the amount of up to \$10,000.

“Low- to moderate-income” is no more than 80% of the Area Median Income, based on calendar year 2019, as determined by the U.S. Department of Housing and Urban Development. The income limit is based on the number of people living in your household, including any roommates, children, and immediate or extended family living with you.

Income Limits:

Household Size	1	2	3	4	5	6	7	8
Maximum Income	\$62,450	\$71,400	\$80,300	\$89,200	\$96,350	\$103,500	\$110,650	\$117,750

If you are selected in the lottery, the Town will contact you by email and invite you to work with our staff to complete a full application, including backup documentation. Failure to provide accurate information in the pre-application may result in your removal from the program. Failure to respond to

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the staff in a timely fashion may result in your assistance going to someone else.

To be considered for the lottery, complete the pre-application form before 11:59pm on June 29, 2020.  
You can view the form here: <https://www.surveymonkey.com/r/COVID19BusinessRelief>

## Frequently Asked Questions (FAQs)

If you need assistance completing the form, you may contact 781-316-3090 or [covidrelief@town.arlington.ma.us](mailto:covidrelief@town.arlington.ma.us). Please include your name, address, and phone number. If you do not speak English, please indicate the language you speak and we will make accommodations to provide interpretation services.

### **1. Who is eligible for Arlington Small Business COVID-19 Relief Program? What type of assistance will I receive?**

Arlington businesses with five or fewer full-time employees, including a low- to moderate-income earning owner, that have been impacted by the severe economic interruption related to the impact of the COVID-19 pandemic and resulting social distancing are eligible. Eligible businesses that are selected in the lottery will receive assistance in the amount of up to \$10,000 through the Arlington Small Business COVID-19 Relief Program.

### **2. How does the Arlington Small Business COVID-19 Relief Program lottery work?**

The Town will use the pre-application to determine which businesses are eligible for this program. Eligible businesses will be assigned a number and entered into a lottery. The Town will conduct the lottery after the pre-application window has closed to determine the order in which businesses are invited to apply. The Department of Planning and Community Development will publish the results (with no personal information included to protect privacy) and will reach out via email to the applicants who have been selected to invite you to submit a full application.

### **3. What do I need to do if I'm selected? What documents do I need to provide?**

If you are selected, you will be required to submit documents to the Town to verify your eligibility and to help us provide you with businesses assistance. While your exact situation may vary, businesses will be asked to provide a copy of their lease/ rental agreement, information about their monthly expenses, information about their employees, and proof of household income (see question 8). Some businesses may be asked to provide additional documentation. We will never ask about your citizenship status or ask for any immigration documentation.

The Town is committed to your privacy. If you are selected and approved, your application may be subject to a monitoring by the Town and HUD in order to meet CDBG program requirements. Your information will not be shared outside of the Town or HUD.

### **4. Is the funding a grant?**

Yes, the assistance through the Arlington Small Business COVID-19 Relief Program is a grant. The grant will require repayment only if the terms of the grant agreement are not met.

The grant is a reimbursable grant, so selected businesses will be required to incur expenses before being reimbursed. Once the lottery is held, the Department of Planning and Community Development staff will work with the business owner to complete the full application, including backup documentation. The staff will help answer any questions you have, and will review your application once it is complete. If the staff approves your application, we will issue a grant

agreement. It will be the responsibility of the business owner to submit eligible expenses to the Department of Planning and Community Development for reimbursement.

**5. Is there a cap on how much assistance I can receive from the Arlington Small Business COVID-19 Relief Program?**

You may receive up to \$10,000 in assistance.

**6. If I'm not selected in the Arlington Small Business COVID-19 Relief Program lottery, what should I do?**

If you are not selected in the lottery, you may still be eligible for future rounds. If additional funding is dedicated to small business assistance from CDBG funds or other local sources, a second lottery may be held.

**7. What do I do if I can't fill out the form online because of a disability, lack of Internet access, a language barrier, or some other reason?**

If you need assistance completing the form, you may contact 781-316-3090 or [covidrelief@town.arlington.ma.us](mailto:covidrelief@town.arlington.ma.us). Please include your name, address, and phone number. If you do not speak English, please indicate the language you speak and we will make accommodations to provide interpretation services. The need for assistance will not impact your ability to participate in the lottery or limit your eligibility for funding.

**8. How do I calculate my 2019 gross household income?**

Your 2019 gross household income is the total amount of income earned, before taxes, of every adult in your household between January 1, 2019 and December 31, 2019. Income earned by members of your household who are under the age of 18 should not be counted.

You can check your 2019 taxes, W-2s, or other forms to find your total income. You can also estimate your income based on paystubs or similar documents. Include in your calculation all sources of income, such as tips, unemployment, Social Security, pension, or investments.

**9. How do I calculate my household size?**

Your household size is the number of people who live in your apartment/unit with you. Include any roommates, parents, siblings, children, cousins, or other family members, any friends, and anyone else who lives with you. If someone in your household lives in multiple locations, you should count them if they live at your household more than 50% of the time.

**10. How do I calculate my loss of monthly income since March 1, 2020?**

You can calculate your loss of monthly income by subtracting the average of monthly income since March 1, 2020 from the monthly income immediately prior to March 1, 2020, and then dividing the result by the monthly income immediately prior to March 1, 2020. Multiply that by 100; the product is the percentage income change between the two periods. See the examples below for this calculation for three different businesses:

	Business A	Business B	Business C
February earnings	\$5,000	\$8,000	\$4,000
Average of March – May earnings	\$3,000	\$2,500	\$5,000
Calculation for loss of monthly income	$(3,000 - 5,000) / 5,000 = -0.4$	$(2,500 - 8,000) / 8,000 = -0.6875$	$(5,000 - 4,000) / 4,000 = 0.25$
Percentage loss of income	-0.4, or a 40% loss in income	-0.6875, or a 68.75% loss in income	0.25, or a 25% gain in income

#### 11. How do I calculate the number of full-time employees I have?

Any employee who works at least 30 hours a week is counted as full-time. Employees that work less than 30 hours a week may be cumulatively considered full-time equivalent employees. For example, if you have two employees that each work 15 hours a week, the combined hours of these two part-time employees equal one full-time employee because the total number of hours the two employees work is at least 30 hours.

#### 12. How do I know if I'm eligible for unemployment benefits?

If you have recently lost your job or have seen a reduction in income, you may be eligible for unemployment benefits. Learn more at <https://www.mass.gov/info-details/massachusetts-covid-19-unemployment-information>. Note that due to COVID-19, Massachusetts has expanded the unemployment insurance program so that more people will be eligible. Your eligibility for unemployment benefits does not impact your eligibility for the Small Business COVID-19 Relief Program.

#### 13. What do I do if I'm being evicted for non-payment of rent?

There is a statewide moratorium on evictions until after the public health emergency has been lifted. The Massachusetts Executive Office of Housing and Economic Development has prepared resources for eligible small businesses to use when notifying their landlords that non-payment of rent was due to a financial impact from COVID-19. Access these resources at: <https://www.mass.gov/lists/moratorium-on-evictions-and-foreclosures-forms-and-other-resources#emergency-regulations>.

#### 14. Am I eligible if I'm an immigrant? Is this assistance included in the public charge rule?

We do not collect information about immigration status. Immigration status does not affect eligibility for this program. The type of assistance being offered through the Arlington Small Business COVID-19 Relief Program is not included in the public charge determination.

#### 15. Why are you asking about my race and ethnicity?

We collect this information for data collection purposes only. Your race and ethnicity do not impact your eligibility for rental assistance or your likelihood of being selected in the lottery. We use the aggregate data to ensure that our program is accessible to everyone in our community.

#### 16. Will there be more funding available later? Will I be eligible for future programs?

There is currently no funding available to fund this program after this first round of assistance. If funding becomes available and the program runs again, the Town reserves the right to change the eligibility criteria, amount of assistance, and other aspects of the program.